

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 16–31591–VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Erica C. Clark  
1055 Bond Street, #1  
Elizabeth, NJ 07201

Social Security No.:  
xxx–xx–5428

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on October 26, 2017.

On 11/07/2017 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Vincent F. Papalia on:

Date: December 7, 2017  
Time: 10:00 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,  
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: November 8, 2017  
JAN: dlr

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Erica C. Clark  
 Debtor

Case No. 16-31591-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 185

Page 1 of 1  
 Total Noticed: 20

Date Rcvd: Nov 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2017.

db +Erica C. Clark, 1055 Bond Street, #1, Elizabeth, NJ 07201-1473  
 516642243 +Capital One, PO Box 30285, Salt Lake City UT 84130-0285  
 516642244 +Credit One Bank, PO Box 97773, Las Vegas, NV 89193-7773  
 516642245 +Dept of Ed/Navient, Attn: Claims Dept, PO Box 9400, Wilkes Barre, PA 18773-9400  
 516675100 +Elizabethtown Gas, 520 Green Lane, Union, NJ 07083-7796  
 516642246 +Midwest Recovery Systems, 2747 W. Clay Street, Saint Charles, MO 63301-2557  
 516709647 +Navient Solutions, Inc. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548  
 516862610 Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635  
 516675101 +PSE&G, 80 Park Place, T5D, Newark, NJ 07102-4194  
 516652327 State of New Jersey, Motor Vehicle Violations Surcharge, PO Box 4850, Trenton, NJ 08650-4850

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Nov 08 2017 22:44:09 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 08 2017 22:44:06 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516710774 +E-mail/Text: g20956@att.com Nov 08 2017 22:44:41 AT&T Mobility LLC, AT&T Services, Inc., Karen A, Cavagnaro, One AT&T Way Room 3A104, Bedminister, NJ 07921-2693  
 516494499 +E-mail/Text: bk.notifications@jpmchase.com Nov 08 2017 22:43:57 Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071  
 516602482 E-mail/Text: bk.notifications@jpmchase.com Nov 08 2017 22:43:57 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038 - 9505  
 516642247 +E-mail/PDF: pa\_dc\_claims@navient.com Nov 08 2017 22:46:36 Navient, Attn: Claims Dept, PO Box 9500, Wilkes Barre, PA 18773-9500  
 516725359 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 08 2017 22:46:59 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541  
 516675102 +E-mail/Text: bankruptcy@pseg.com Nov 08 2017 22:43:25 PSE&G, PO Box 490, Cranford, NJ 07016-0490  
 516642248 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 08 2017 22:57:57 Spot Loan, by American InfoSource LP, PO Box 248838, Oklahoma City, OK 73124-8838  
 516520150 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 08 2017 23:03:37 Spot Loan, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838  
 TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 10, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Jenee K. Ciccarelli on behalf of Debtor Erica C. Clark jeneeciccarelli.fitzlaw@gmail.com, nadiafinacial@gmail.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Nicholas Fitzgerald on behalf of Debtor Erica C. Clark nickfitz.law@gmail.com  
 Sarah J. Crouch on behalf of Debtor Erica C. Clark nickfitz.law@gmail.com, nadiafinacial@gmail.com; fitzgeraldnj@stratusbk.com

TOTAL: 5